

**KEY INFORMATION NEEDED BY NEW EMPLOYERS**

1	What RSSB stands for	Rwanda Social Security Board
2	What are the schemes managed by RSSB	RSSB currently manages three schemes: 1. Pension scheme which is mandatory for all employers and all their employees, 2. Medical scheme for Civil servants and 3. Community Based Health insurance scheme for nationals not having any other health insurance.
3	Who is an employer?	Any person that employs one or more people on a continuous or discontinuous basis.
4	Who is subject to mandatory pension scheme?	Persons subject to mandatory pension scheme are the following: <ul style="list-style-type: none"> <li>1. All employees governed by the Law regulating labor in Rwanda regardless of nationality, type of contract, duration of the contract or the amount of salary/wage;</li> <li>2. All employees governed by the General Statutes for Public Service and civil servants governed by special statutes;</li> <li>3. Political appointees;</li> <li>4. Employees (Nationals and foreigners) of international organizations, national non-governmental organizations, international non-governmental organizations, faith based organizations and employees of Embassies accredited to Rwanda.</li> </ul>
5	What are exceptions to the above provision of the law?	Employees working for an enterprise operating in Rwanda but seconded to work for the same enterprise in another country shall remain subjected to pension scheme applicable in Rwanda provided the duration of work does not exceed twelve (12) months.  Employees working for an enterprise operating abroad but seconded to work for the same enterprise in Rwanda remain subject to the pension scheme to which they are affiliated provided the duration of work does not exceed twelve (12) months.

6	When to do registration?	<p>An employer shall be required to register with the public institution in charge of pension schemes within seven (7) working days from employment of the first employee;</p> <p>An employer must have a newly hired employee registered within seven (7) working days from the date of employment.</p>
7	How to register?	<p>For organizations which register through RDB, the registration as employer is automatic, for others the registration is done through RSSB branches present in all 30 districts across the country.</p> <p>As for the new employees, they are also registered through RSSB branches by filing the registration MS Access form that can be downloaded on RSSB website <a href="http://www.rssb.rw">www.rssb.rw</a></p>
8	What is the base of contribution?	<p>The contribution due to mandatory pension scheme shall be based on gross salary composed of base salary, allowances, bonuses and other fringe benefits as well as the cash value of the benefits in kind. However, allowances with refund character and retirement benefits shall not be included in the contribution base.</p>
9	What is the rate of contribution to pay?	<p>8% of the base (of which)</p> <ul style="list-style-type: none"> <li>➤ 5% is contributed by the employer.</li> <li>➤ 3% is contributed by the employee himself.</li> </ul>
10	Who is responsible to do the contributions deduction?	<p>The employer shall be responsible for the collection of all contributions composed of the employer's share and the employee's share to be deducted from his/her salary at the time of payment of salaries/wages.</p> <p>The employee shall in no way object to the deduction from his/her salary of the share provided for under this Law, neither shall the employer deduct from the employee's salary deductions that the employer failed to deduct at the time of the last payment of wages.</p> <p>The employer shall have an obligation to pay its share of contributions. A contract entered into in violation of this Article shall be deemed null and void.</p> <p>When the employee works for two (2) or more employers, each employer must make contribution deductions in proportion to the employee's salary.</p>

11	What is the filing and payment period?	The employer shall send to the public entity in charge of pension scheme collected contributions not later than the 15th day of the month following the month to which such contributions relate.
12	How to make declaration and payment remittance?	Declaration (returns filing) is done using RRA online portal known as E-tax system and after declaration submission payment is done at any commercial bank or online.
13	How about penalties?	Penalties are 1.5% for late declaration and 1.5% for late payment for each month or fraction of the month of delay
14	What are benefits that the pension scheme members are entitled to?	<ul style="list-style-type: none"> <li>- Old age benefits;</li> <li>- Invalidity benefits;</li> <li>- Anticipated (early retirement benefits);</li> <li>- Survivorship benefits;</li> <li>- Occupational hazards benefits.</li> </ul>
15	What is the law to refer to	Law N° 05/2015 of 30/03/2015 governing the organization of pension schemes.